

State of Washington
Office of Insurance Commissioner
2002 Washington Premiums and Loss Ratio
Recapitulation By Line of Business

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All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Life				
Life and Disability	\$1,971,550			
Fraternals	\$44,256			
Total Life	\$2,015,806			
Annuities				
Life and Disability	\$3,709,838			
Fraternals	\$68,426			
Total Annuities	\$3,778,264			
Accident and Health				
Health Care Service Contractors	\$5,363,235	\$4,996,624	\$4,592,308	91.91%
Health Maintenance Organizations	\$2,036,542	\$1,980,783	\$2,031,815	102.58%
Life and Disability	\$1,233,095	\$1,225,312	\$835,042	68.15%
Property and Casualty	\$114,571	\$99,837	\$78,252	78.38%
Fraternals	\$9,633	\$9,214	\$3,136	34.04%
Total Accident and Health	\$8,757,075	\$8,311,770	\$7,540,554	90.72%
Property and Casualty				
Aggregate Write Ins For Other Business	\$55,711	\$48,921	\$34,569	70.66%
Aircraft (All Perils)	\$63,245	\$62,571	\$22,269	35.59%
Allied Lines	\$80,567	\$77,325	\$9,900	12.80%
Auto: Commercial No Fault (PIP)	\$6,613	\$5,609	\$2,814	50.16%
Commercial Physical Damage	\$119,379	\$115,602	\$60,722	52.53%
Other Commercial Liability	\$327,593	\$311,966	\$248,529	79.67%
Other Private Passenger Liability	\$1,674,482	\$1,650,183	\$1,172,540	71.06%
Private Passenger No Fault (PIP)	\$227,580	\$217,592	\$177,198	81.44%
Private Passenger Physical Damage	\$1,191,508	\$1,181,362	\$716,846	60.68%
Boiler and Machinery	\$21,834	\$19,611	\$9,618	49.04%
Burglary and Theft	\$1,711	\$1,928	\$71	3.68%
Commercial Multiple Peril: Liability	\$225,707	\$217,167	\$177,162	81.58%
Non-liability	\$326,665	\$312,674	\$166,875	53.37%
Credit	\$6,443	\$6,924	\$323	4.66%
Earthquake	\$82,039	\$82,547	\$8,484	10.28%
Farmowners Multiple Peril	\$41,876	\$39,874	\$22,693	56.91%
Federal Flood	\$11,054	\$10,609	\$225	2.12%
Fidelity	\$17,068	\$15,653	\$17,748	113.38%
Financial Guaranty	\$33,038	\$14,955	(\$4)	(0.03)%
Fire	\$101,116	\$95,852	\$35,801	37.35%
Homeowners Multiple Peril	\$822,079	\$777,790	\$429,458	55.22%
Inland Marine	\$191,287	\$179,264	\$56,333	31.42%
Medical Malpractice	\$156,422	\$152,328	\$154,038	101.12%
Mortgage Guaranty	\$130,004	\$131,136	\$48,843	37.25%
Multiple Peril Crop	\$40,346	\$39,688	\$34,567	87.10%
Ocean Marine	\$98,710	\$88,756	\$55,308	62.31%
Other Liability	\$499,805	\$465,492	\$206,066	44.27%
Products Liability	\$28,147	\$34,218	\$28,478	83.22%
Surety	\$90,045	\$82,729	\$61,572	74.43%
Workers Compensation	\$49,576	\$48,076	\$25,052	52.11%
Total Property and Casualty	\$6,721,649	\$6,488,404	\$3,984,096	61.40%
Title	\$243,825	\$234,261	\$12,143	5.18%
Total Authorized Companies	\$21,516,619	\$15,034,436	\$11,536,792	
Total Non-Authorized Companies	\$418,210	\$327,283		
Totals	\$21,934,830	\$15,361,719		

(1) Excluding all Loss Adjustment Expenses (LAE), (2) Premium written for HMO, HCSC and LHCSC is Premiums Collected.